

United States Bankruptcy Court  
District of Maryland

In re:  
Nicholas B. Arter, Sr.  
Debtor

Case No. 24-16894-MCR  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0416-0  
Date Rcvd: May 16, 2025

User: admin  
Form ID: pdfall

Page 1 of 2  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:**

Recip ID	Recipient Name and Address
db	+ Nicholas B. Arter, Sr., 5990 Richmond Hwy, Apt. 002-1106, Alexandria, VA 22303-2745
cr	+ SVF Alexandria Commons, LLC, c/o Leon Koutsouftikis, Esq, 1889 Preston White Drive, Suite 200, Reston, VA 20191-4368
cr	+ The Huntington National Bank, WOMBLE BOND DICKINSON (US) LLP, c/o Joel L. Perrell, 100 Light Street, 26th Floor, Baltimore, MD 21202-1153
32625276	+ First Home Mortgage Corp, 6211 Greenleigh Ave Ste 300, Baltimore, MD 21220-2075
32625169	+ First Home Mortgage Corporation, c/o D. Carol Sasser, 448 Viking Drive, Suite 350, Virginia Beach, VA 23452-7397
32839438	+ Joel L. Perrell, Esquire, WOMBLE BOND DICKINSON (US) LLP, 100 Light Street, 26th Floor, Baltimore, MD 21202-1153
32625280	+ Magruder Cook Koutsouftikis & Palanzi, 1889 Preston White Dr STE 200,, Reston, VA 20191-4368
32625283	+ RAB Inc, PO Box 2209, Addison, TX 75001-2209
32625284	+ Rappaport, 8405 Greensboro Dr., McLean, VA 22102-5121
32625235	+ Robert L. Hockenbury, Esquire, WOMBLE BOND DICKINSON (US) LLP, 100 Light Street, 26th Floor, Baltimore, MD 21202-1153
32625215	+ SVF Alexandria Commons, LLC, c/o Leon Koutsouftikis, Esq., Magruder Cook Koutsouftikis & Palanzi, 1889 Preston White Drive, Suite 200, Reston, VA 20191-4368
32625285	+ SVF Alexandria Commons, LLC, c/o Magruder Cook Koutsouftikis & Palanz, 1889 Preston White Dr., Suite 200, Reston, VA 20191-4368
32625286	+ The Huntington National Bank, Womble Bond Dickinson, c/o Robert Hockenbury, 100 Light Street, 26th Floor, Baltimore, MD 21202-1153

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: charlie.livermon@wbd-us.com	May 16 2025 19:23:00	James S. Livermone, III, Womble Bond Dickinson (US) LLP, 555 Fayetteville Street, Suite 1100, Raleigh, NC 27601-3034
cr	+ Email/Text: bkmailings@nbsdefaultservices.com	May 16 2025 19:24:00	First Home Mortgage, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
intp	+ Email/Text: ch13alex@gmail.com	May 16 2025 19:24:00	Thomas P. Gorman, 1414 Prince St., Ste 202, Alexandria, VA 22314-2853
32625273	+ Email/Text: jorleidy@bittyadvance.com	May 16 2025 19:24:00	Bitty Advance 2 LLC, 1855 Griffin Rd A-474, Dania, FL 33004-2241
32626108	Email/Text: Bankruptcy@mail@marylandtaxes.gov	May 16 2025 19:23:00	Office of the Comptroller of Maryland, Bankruptcy Unit, 7 St. Paul Street, Suite 230, Baltimore, MD 21202
32625275	Email/Text: Bankruptcy@mail@marylandtaxes.gov	May 16 2025 19:23:00	Comptroller of Maryland, 7 St Paul St, Baltimore, MD 21202
32625274	+ Email/Text: stephen.malkiewicz@cintas.com	May 16 2025 19:24:00	Cintas, 6800 Cintas Blvd, Mason, OH 45040-9151
32625279	Email/Text: sbse.cio.bnc.mail@irs.gov	May 16 2025 19:24:00	Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
32645048	+ Email/Text: bkmailings@nbsdefaultservices.com	May 16 2025 19:24:00	First Home Mortgage, PO Box 4638, Englewood, Colorado 80155-4638
32625277	Email/Text: headwaybnc@nova.com	May 16 2025 19:23:00	Headway Capital, 175 W Jackson Blvd Suite

District/off: 0416-0  
Date Rcvd: May 16, 2025

User: admin  
Form ID: pdfall

Page 2 of 2  
Total Noticed: 29

32625278	+ Email/Text: bankruptcy@huntington.com	May 16 2025 19:24:00	1000,, Chicago, IL 60604 Huntington National Bank, PO Box 341470 - GW1W31, Columbus, OH 43234-1470
32625281	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 16 2025 19:24:00	Navy Federal, PO Box 3000, Merrifield, VA 22119-3000
32625282	+ Email/Text: ext_ebn_inbox@navyfederal.org	May 16 2025 19:24:00	Navy Federal Credit Union, P.O BOX 3000, MERRIFIELD, VA 22119-3000
32626109	+ Email/Text: bdept@mrrlaw.net	May 16 2025 19:23:00	Prince George's County, Maryland, Office of Finance, 1301 McCormick Drive, Ste. 1100, Largo, MD 20774-5416
32626110	+ Email/Text: UIBankruptcyNotices.DLLR@maryland.gov	May 16 2025 19:24:00	State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2226
32625287	+ Email/Text: va_tax_bk@harriscollect.com	May 16 2025 19:24:00	Va Dept of Taxation, PO Box 1115, Richmond, VA 23218-1115

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	dpress@chung-press.com pressdm@gmail.com,danpress@recap.email
Dorothy Carol Sasser	dsasser@siwpc.com bkreferrals@siwpc.com,siwbkecf@siwpc.com,siwpc@ecf.courtdrive.com,siwattecf@siwpc.com
Jessica F Dillon	jessica.dillon@usdoj.gov CaseView.ECF@usdoj.gov,alysa.krause@usdoj.gov
Joel L Perrell	joel.perrell@wbd-us.com
Leonidas Koutsouftikis	lkouts@mckplaw.com mcook@magruderpc.com
Timothy P. Branigan	cmecf@chapter13maryland.com

TOTAL: 6

Entered: May 16th, 2025

Signed: May 16th, 2025

**SO ORDERED**
*Maria Ellena Chavez-Ruark*
**MARIA ELLENA CHAVEZ-RUARK**  
 U.S. BANKRUPTCY JUDGE

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**  
 (at Greenbelt/Baltimore)

In re:	:	
	:	
<b>NICHOLAS B. ARTER, SR.,</b>	:	Case No. <b>24-1-6894-MCR</b>
	:	Chapter 13
Debtor(s).	:	
	:	

**ORDER CONFIRMING PLAN**

The plan under chapter 13 of the Bankruptcy Code having been transmitted to creditors and it have been determined, after hearing on notice, that the requirements for confirmation set forth in 11 U.S.C. § 1325 have been satisfied and that the plan complies with the other applicable provisions of the Bankruptcy Code it is hereby:

ORDERED, that the plan of the Debtor filed **MARCH 11, 2025** is hereby confirmed; and it is further

ORDERED, that the property of the estate shall not vest in the Debtor(s) until the Debtor(s) is/are granted a discharge or this case is dismissed or otherwise terminated; and it is further

ORDERED, that the Debtor(s) is/are directed to pay to the Trustee on or before the **15TH** day of each month, the sum of **\$1,005.00** monthly for months **1** through **3**, the sum of **\$795.00** monthly for months **4** through **7**, the sum of **\$861.00** for month **8**, and the sum of **\$2,666.00** monthly for months **9** through **60**, for a total period of **60** months.

ORDERED, that the Debtor(s) is/are directed to provide to the Trustee a copy of each Federal income tax return, and any amendment, at the same time it is filed with the taxing authority while the case is pending; and it is further

ORDERED, that the Debtor(s) is/are directed to provide to the Trustee annually not later than 45 days before the anniversary date of this Order, a statement, under penalty of perjury, of (i) the income and expenditures of the debtor during the tax year most recently concluded before such anniversary date, and (ii) the monthly income of the debtor(s) that shows how income, expenditures, and monthly income are calculated; and which discloses (a) the amount and sources of the debtor(s)' income, (b) the identity of any person responsible with the debtor(s) for the support of any dependent, and (c) the identity of any person who contributed, and the amount contributed, to the household in which debtor(s) resides.

TRUSTEE RECOMMENDATION

The Chapter 13 Trustee represents that the plan complies with the provisions of 11 U.S.C. § 1325 and recommends confirmation

/s/ Timothy P. Branigan

Timothy P. Branigan  
Chapter 13 Trustee

cc: All Creditors  
Debtor(s)  
Debtor(s)' Counsel  
Chapter 13 Trustee

**END OF ORDER**